

FIG. 1

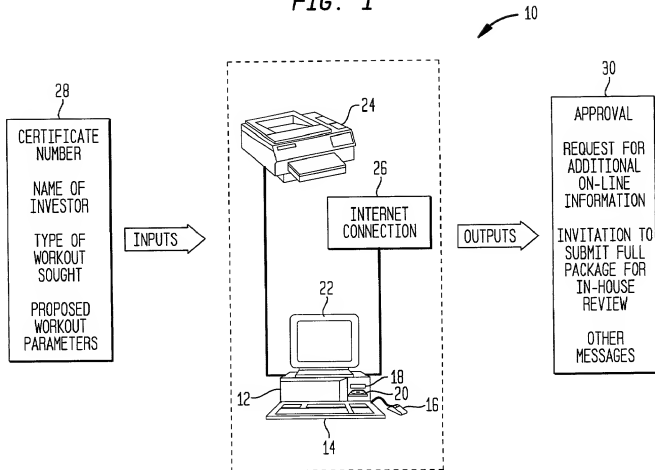


FIG. 2

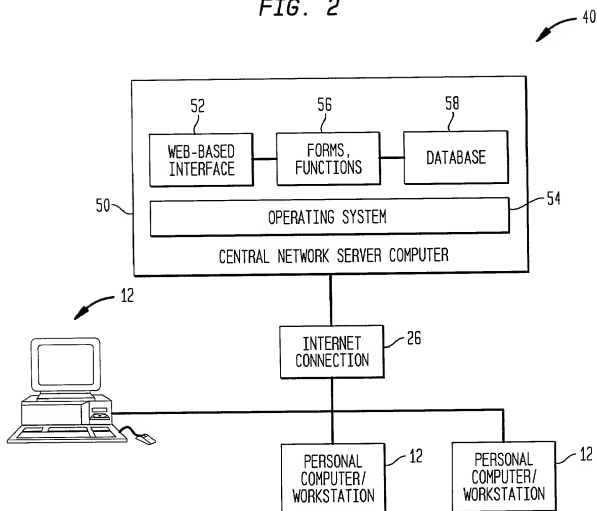


FIG. 3

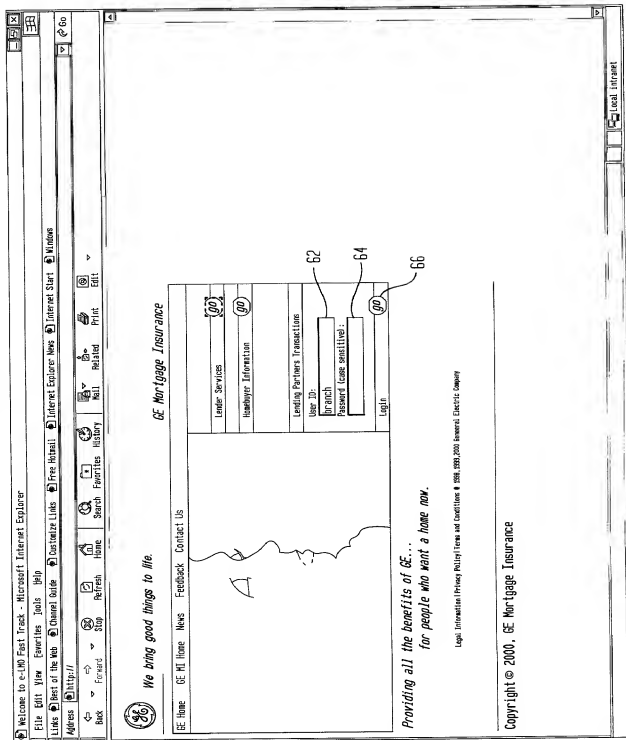
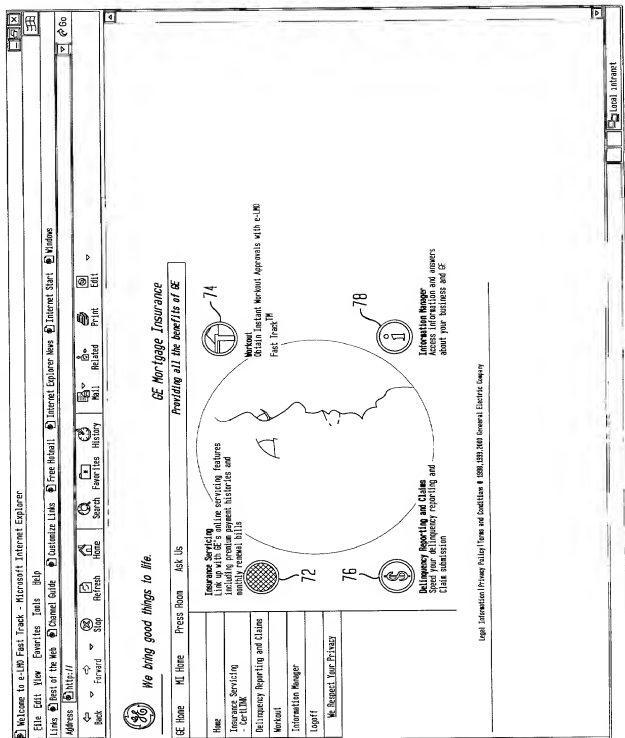
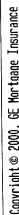


FIG. 4



90



110

FIG. 6

Microsoft Internet Explorer - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://>

Back Forward Stop Refresh Home Search Favorites History Mail Related Print Edit

Coverage Percent Equity from BDO - Microsoft Internet Explorer

Links [Best of the Web](#) [Download Guide](#) [Customize Links](#) [Free Mail](#) [Internal Explorer New](#) [Internal Start](#) [Window](#)

Address <http://>

Back Forward Stop Refresh Home Search Favorites History Mail Related Print Edit

**GE Mortgage Insurance**

*We bring good things to life.*

CLID New	Certificate Number	458017451	Investor Name	Requested Workout	MODIFICATION
Current History	Primary Borrower Name				
Smart Package	Last	JR810	First	MARTIN	NE
C-Wires	CoBorrower Name				
Contact Us	Last	JR810	First	CRISTINA	NE
Open Profiles	Other Borrower Name				
Tradition	Last		First		NE
CLIFF	Phone No.	(815) 755-2731	Extn.	0000	
	Property Address				
	Street	1408 5TH AVENUE			
	City	BELVIDERE	State	IL	Zip
	Investor Loan No.		Coverage		30
	Current LIPB	85651.00	Loan Due Date	08/01/2000	
	Fix Start Date	11/17/2000	F/C Sale Date		
	Servicer Loan No.	160595222	Bankruptcy Status	N/A	

Copyright © 2000, GE Mortgage Insurance

112

FIG. 7

Links Back Search Favorites History Mail Related Print Edit

Address <http://>

Channel Guide Database Links Free Email Internet Explorer News Internet Start Windows

*We bring good things to life.* **GE Mortgage Insurance**

Cert No.	457047451	Investor Name	Family Requested	MOD
Work History			Max	Workout

Please Validate The Following Data And Modify As Required

\*Marked fields are required

Primary Borrower Name

Last:  DOE Last:  JANE Last:  MI

CoBorrower Name

Last:  Last:  Last:  MI

Other Borrower Name

Last:  Last:  Last:  MI

Phone No. (919)  123 - 4567 Extn.  0000

Property Address

Street  123 SMITH STREET

City  BELVIDERE State  IL Zip  61008

Borrower Mailing Address

Street

City  State  Zip

MM/DD/YYYY

Loan Due Date  06/01/2000 Current UPB\*  B6691

FIG. 8

130

Borrower Last Name	DOE	Certificate Number	
Servicer Loan Number	1761303	Requested Workout	MOD

WORKOUT REQUEST APPROVED subject to the following conditions:

Modified Loan Amount:	\$ 90,000.00
Interest Rate:	8.00%
Payment Term:	No Change From Current
Effective Date:	03/01/2001

Conditions Of Approval:

1. Investor approval of the modification must be obtained.
2. A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the modification.

☐ Accept the Workout

132

Print Approval Letter

134

Cancel Approval

136

Continue



## FIG. 9A

140

e-LMO FAST TRACK

MOD APPROVAL

Approval Date 12/29/2000

TO: Mellin Dorothy  
COUNTRYWIDE HOME LOANS, INC.RE: Lender Loan No. 6382316  
Certificate No. 101737154  
Borrower HOWARD AMBROSE  
Property Address

This is GE Mortgage Insurance's approval of a modification to the existing terms of the above referenced mortgage loan. The approval is based on the information you have provided to and validated for GE through online FAST TRACK, including but not limited to:

Modified Loan Balance	(Only if applicable)
Modified Loan Balance GE Will Insure	(Only if applicable)
Borrower Cash Contribution	(\$\$\$\$)
Effective Date	02/01/2001
Interest Rate	No Change From Current
Payment Term	No Change From Current

The conditions of the approval are as follows:

- Investor approval of the modification must be obtained.
- GE will insure the capitalization of delinquent interest up to 105% of the original Unpaid Principal Balance. GE will allow further additional capitalization; however, GE will not insure any such additional amount.
- A copy of the Lender's executed Modification Agreement must be sent to GE within 30 days of the effective date of the Modification.

Please send the documents to the attention of: (Rep's name)  
Loan Workout Center  
General Electric Mortgage Insurance  
6601 Six Forks Road  
Raleigh, NC 27615

- If the borrower(s) is/are a discharged reaffirmed Chapter 7, a signed and court approved reaffirmation agreement must be submitted to GE. If the borrower(s) is/are a discharged non-reaffirmed Chapter 7, the Investor Rider Disclosure form must be signed by the borrower(s) and submitted to GE. If the borrower(s) is/are an Active Chapter 13, court approval must be obtained.

In the event it is determined that GE Mortgage Insurance is liable under the above referenced certificate, GE's loss would be the lesser of (i) such loss or (ii) our guaranteed percentage of the verified Claim for Loss amount. There may be other limitations to GE Mortgage Insurance paying the Claim for Loss, including:

- the above referenced certificate may be involved in a specialized transaction which was agreed to at the time of certificate issuance that may affect the claim settlement;
- any Master Policy violations that monetarily harm GE may affect the claim settlement;
- the authorization granted herein in no way constitutes any admission by GE of liability under the Master Policy with respect to the above referenced certificate, it being understood that GE is unable to determine its liability until any investigation is concluded. Additionally, GE is unable to determine if all provisions

20001229 07:50:02

10/46

**FIG. 9B**

of the Master Policy have been complied with until a review of the Claim for Loss and the supporting file are complete; and  
(d) the loan file may have undergone a routine audit, the findings of which may affect your claim settlement.

Should there be any changes to the terms of this approval, or should you have any questions, please contact (Rep's Name) of the Loan Workout Center at 800-455-0671, ext. ....

Thank you for using GE Mortgage Insurance's e-LMO FAST TRACK.

11/46

## FIG. 10A

130



GE Capital

General Electric Mortgage Corporation  
 A unit of GE Capital Mortgage Corporation  
 5301 Six Forks Road, Raleigh, NC 27615  
 919.896.4200

## GEMICO PROMISSORY NOTE (UNSECURED)

DATE: February 13, 2001

MAKER(S): Happy Homeowner

MAILING ADDRESS OF MAKER(S): 1234 Lucky Landing  
 Harper's Ferry, WV 25425

CERTIFICATE NO.: 8101737154

PAYEE: General Electric Mortgage Insurance Corporation

PAYEE ADDRESS: (place for payment) GE Mortgage Insurance Corp.  
 Post Office Box 177800  
 Raleigh, North Carolina 27619  
 Attn: Accounting/Recovery

PRINCIPAL AMOUNT: <<NUMBER\_HERE>>

NON-INTEREST BEARING NOTE

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of my yearly credit as a yearly rate	The dollar amount the credit will cost me	The amount of credit provided to me or on my behalf	The amount I will have paid after I have made all payments as scheduled
0%	\$ 0.00		

My payment schedule will be:

Number of Payments	Amount of Payments	When payments are Due
		First day of each month, commencing <<DATE_HERE>>
Final or <<NUMBER_HERE>> Payment		Final payment due <<DATE_HERE>>

1. Promise to Pay. Maker promises to pay to the order of Payee or its Assigns, at the place for payment and according to the terms of payment, the principal amount. All unpaid amounts shall be due by the final scheduled payment date.
2. Security. This loan is unsecured.
3. Prepayment. The Maker of this Note reserves the right to prepay prior to maturity all or any part of the principal of this Note without penalty.

20010213 09:11:04

12/46

FIG. 10B

4. Continuation of Rights. If I make a partial or late payment or mark a payment Paid-in-Full and it is accepted, the Payee will still have its legal right concerning my repayment of this Note or any other note. I will remain obligated to repay this Note or any other note that replaces it, even if any other party to this Note is no longer obligated. Any legal rights that the Payee has will not be given up even if the rights are not used immediately.
5. Default. This Note shall be in Default if any payment shall be received more than ten (10) days after the due date.
6. Payee's Remedies upon Default. It is expressly provided that upon Default, the unpaid principal balance on this note shall become immediately due at the election of Payee. Maker waives all demands for payment, presentations for payment, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protests.
7. Collection. If this Note is given to an attorney or collection agency, or if suit is brought for collection, or if it is collected through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection, including reasonable attorney's fees and court costs in addition to other amounts due, unless prohibited by state law. Attorney's fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.
8. Change in Terms of Loan and Notice. Unless Maker tells Payees of a change of address, Payee will use the address listed on this note if Maker must be contacted. Maker and Payee must make all changes in the terms of this Note in writing.
9. Responsibility of Cosigners. If more than one person signs this Note, each Maker is responsible jointly and severally for all obligations represented by this Note.
10. Law to Be Applied. This Note will be governed by the laws of North Carolina.
11. Assignment. This Note shall be fully assignable by the Payee.
12. Verification of Information. Verification or reverification of any financial documentation provided to substantiate the issuance of this note may be made at any time by the Payee, its agents, successors and assigns, either directly or through a credit-reporting agency.
13. Construction. "Maker" means the Maker or Makers. "Payee" means the Payee named above. When the context requires, singular noun and pronouns include the plural.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTE CORRECTLY  
COMPLETED AND AGREE TO ITS TERMS.

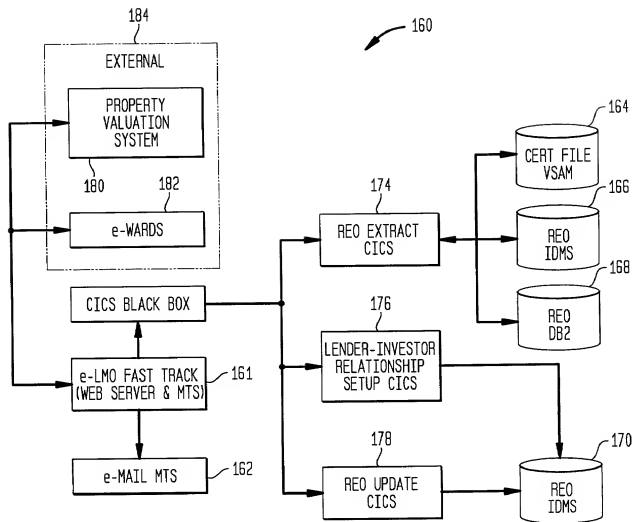
Maker's Name: Happy Homeowner

Signature: \_\_\_\_\_ (SEAL) Date: \_\_\_\_\_

Maker's Name:  
(If more than one Maker)

Signature: \_\_\_\_\_ (SEAL) Date: \_\_\_\_\_

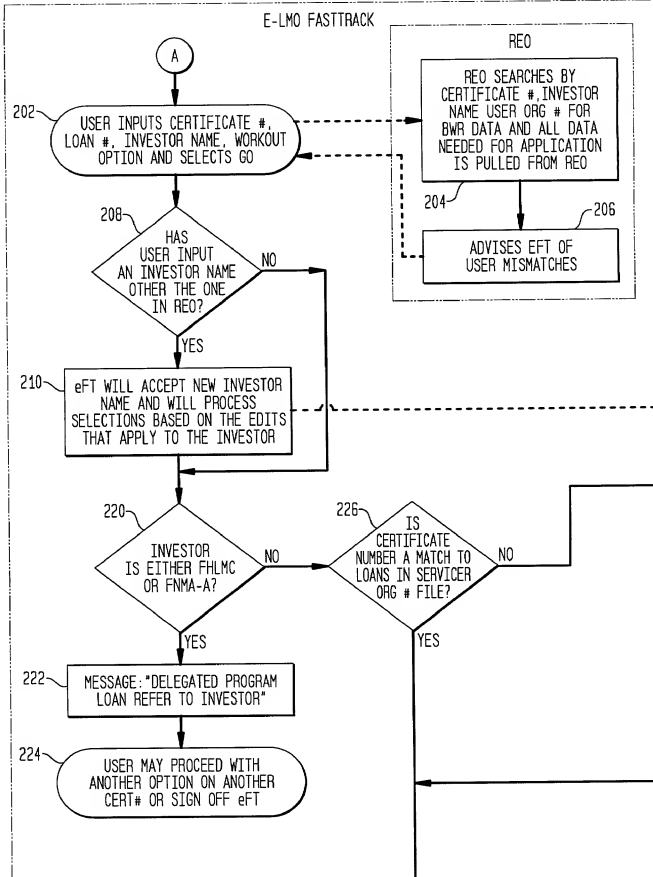
FIG. 11



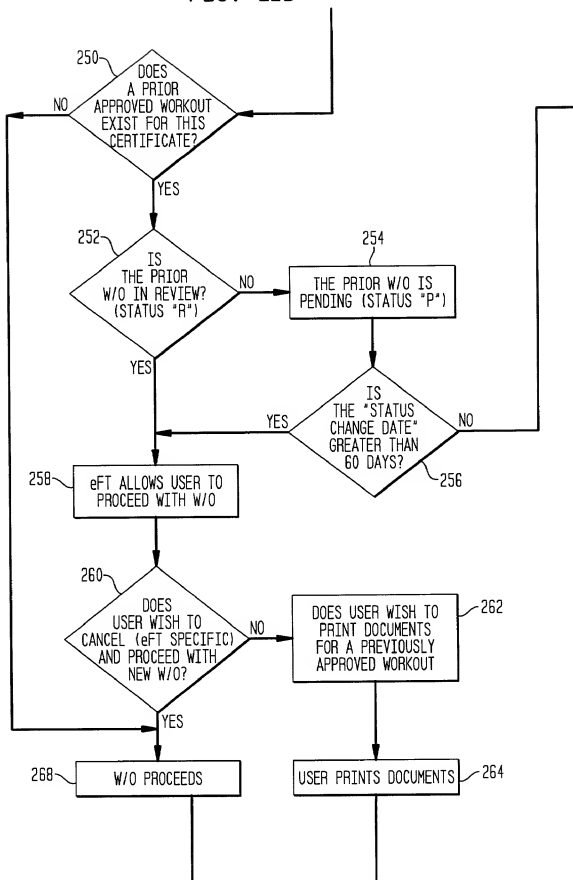
**FIG. 12**

FIG. 12A	FIG. 12F	FIG. 12K
FIG. 12B	FIG. 12G	
FIG. 12C	FIG. 12H	
FIG. 12D	FIG. 12I	
FIG. 12E	FIG. 12J	

FIG. 12A



16/46  
FIG. 12B





17/46  
FIG. 12C

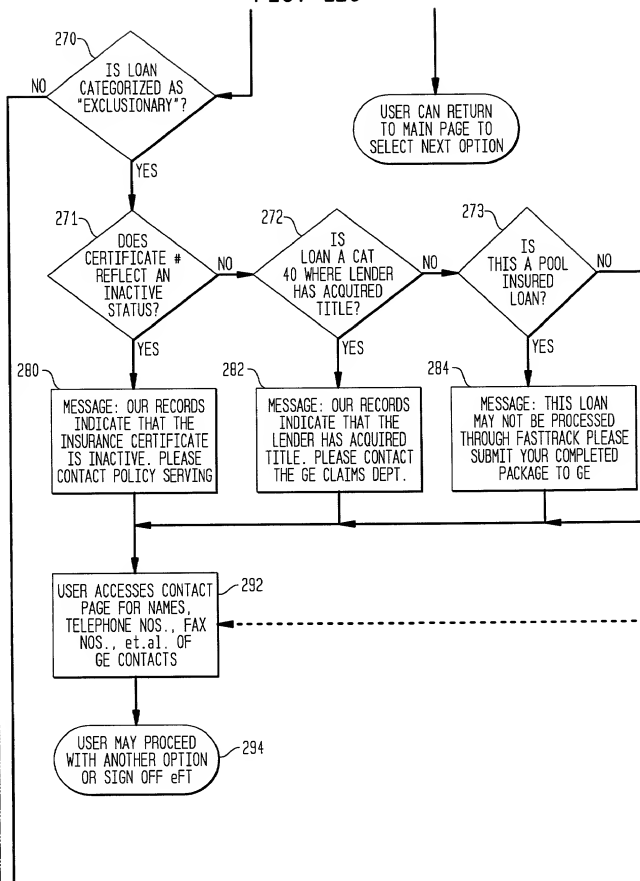
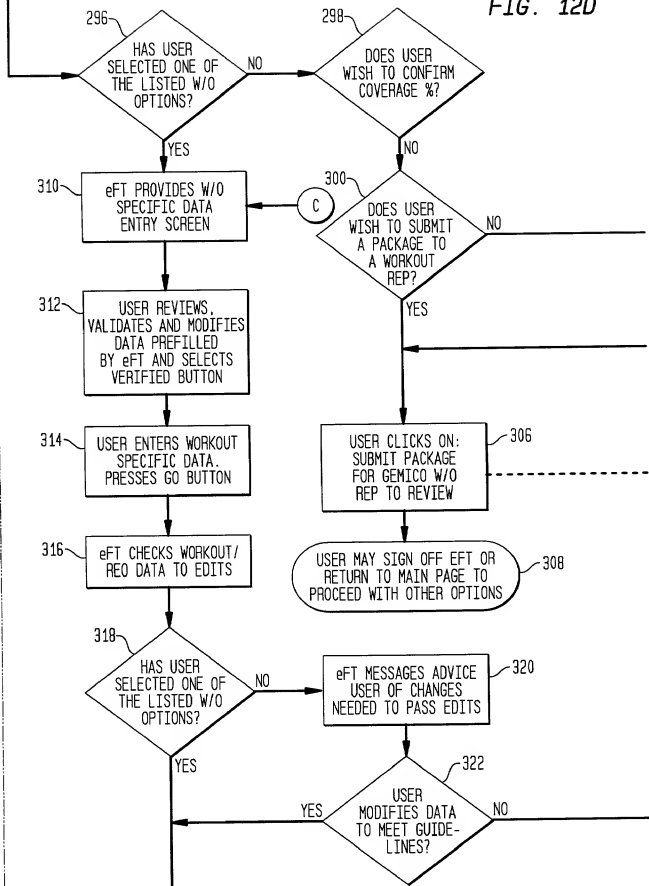
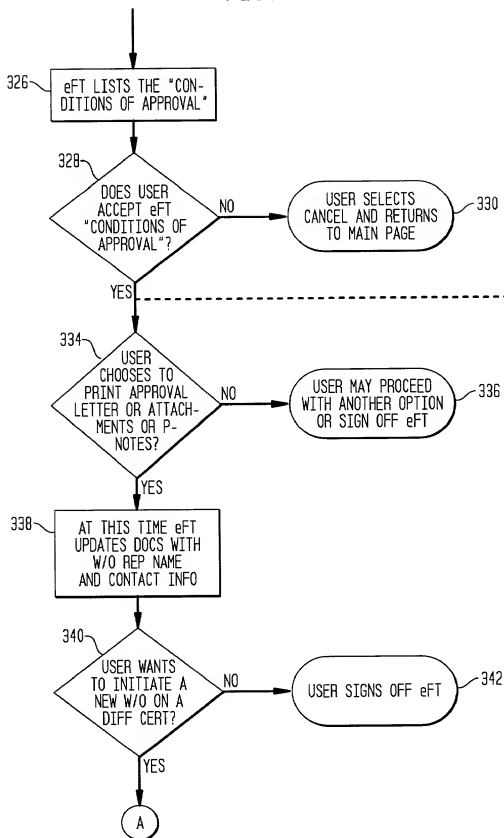


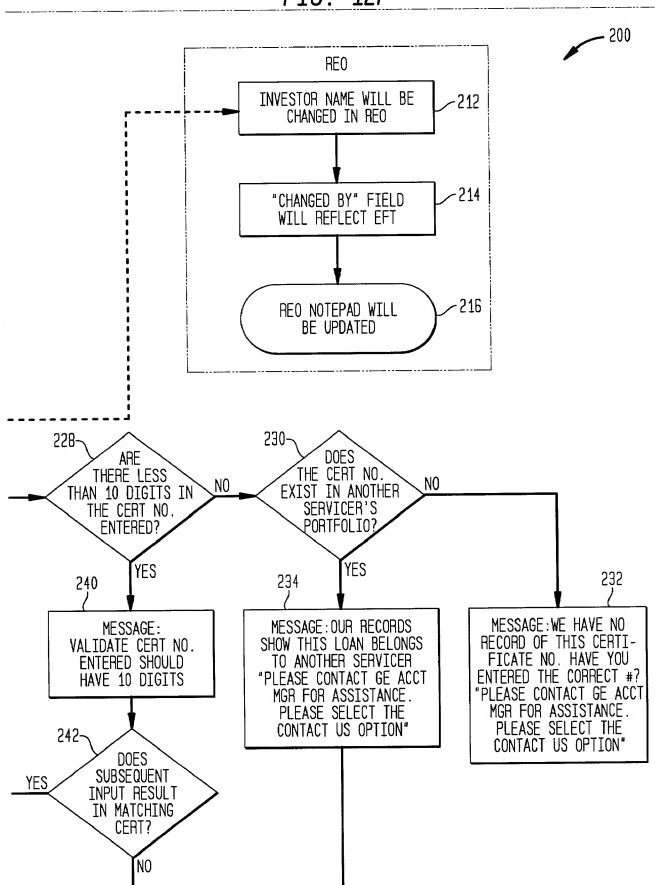
FIG. 12D

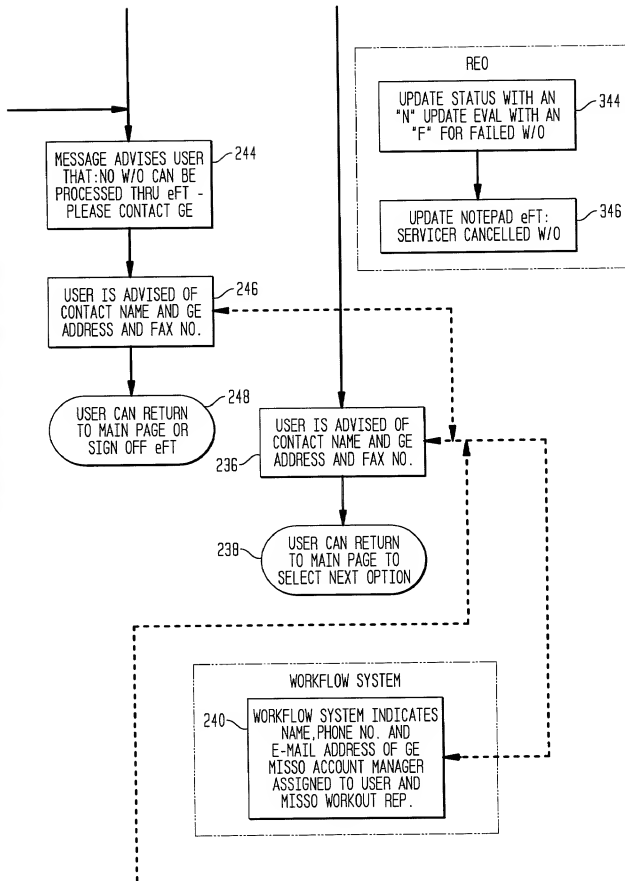


19/46  
FIG. 12E



20/46  
FIG. 12F





22/46  
FIG. 12H

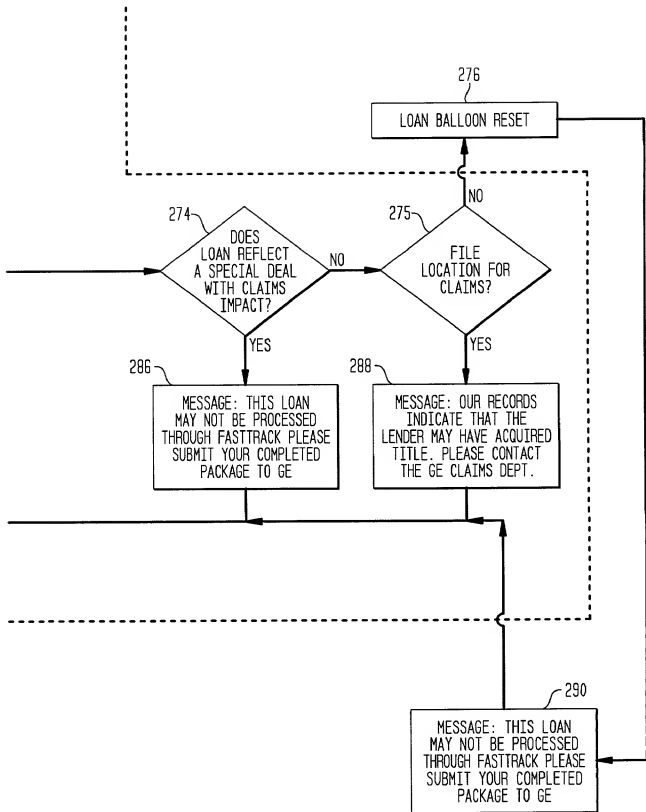


FIG. 12I

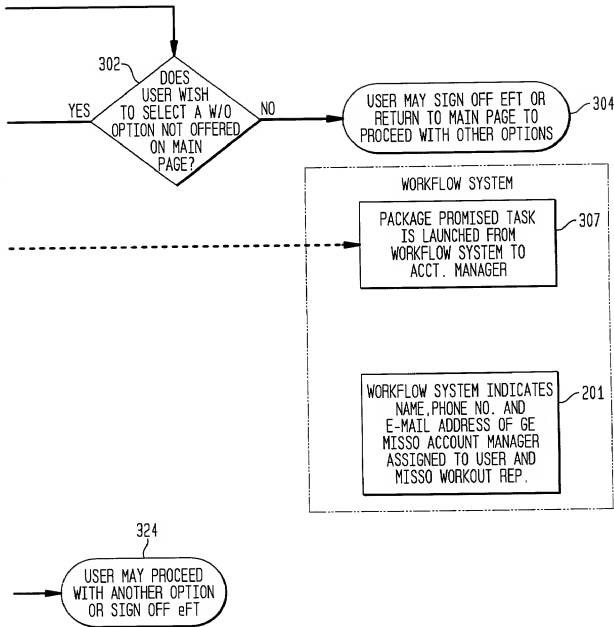


FIG. 12J

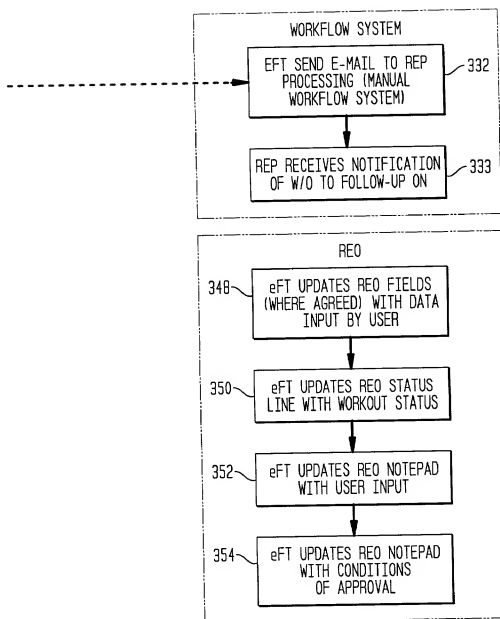
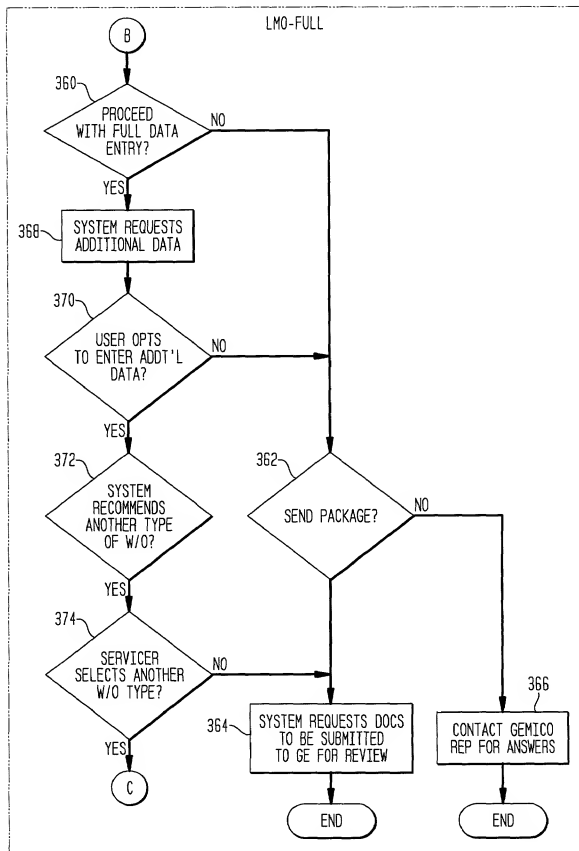




FIG. 12K



*FIG. 13*

FIG. 13A	FIG. 13D	FIG. 13G	FIG. 13J	FIG. 13K	FIG. 13M
FIG. 13B	FIG. 13E	FIG. 13H		FIG. 13L	FIG. 13N
FIG. 13C	FIG. 13F	FIG. 13I			

27/46  
FIG. 13A

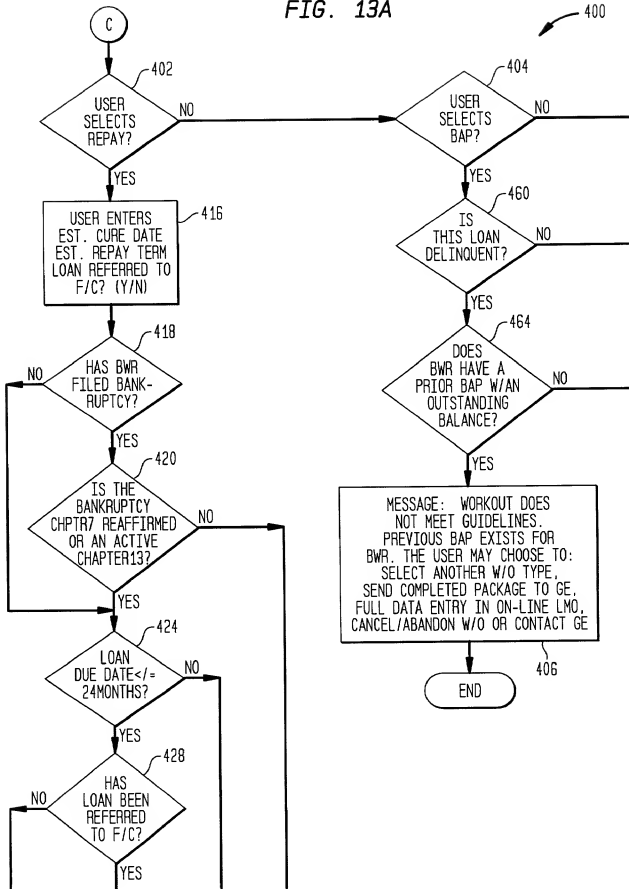


FIG. 13B

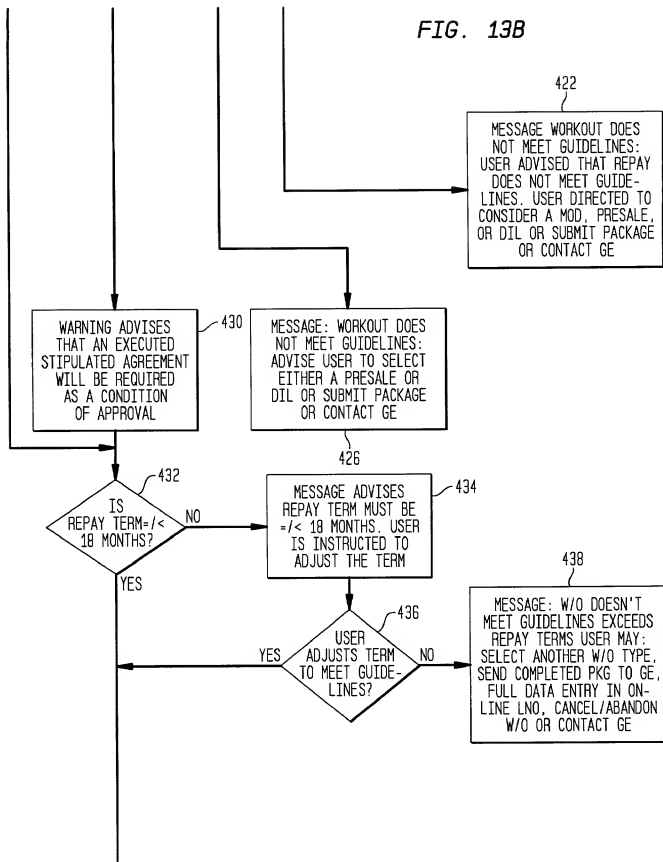
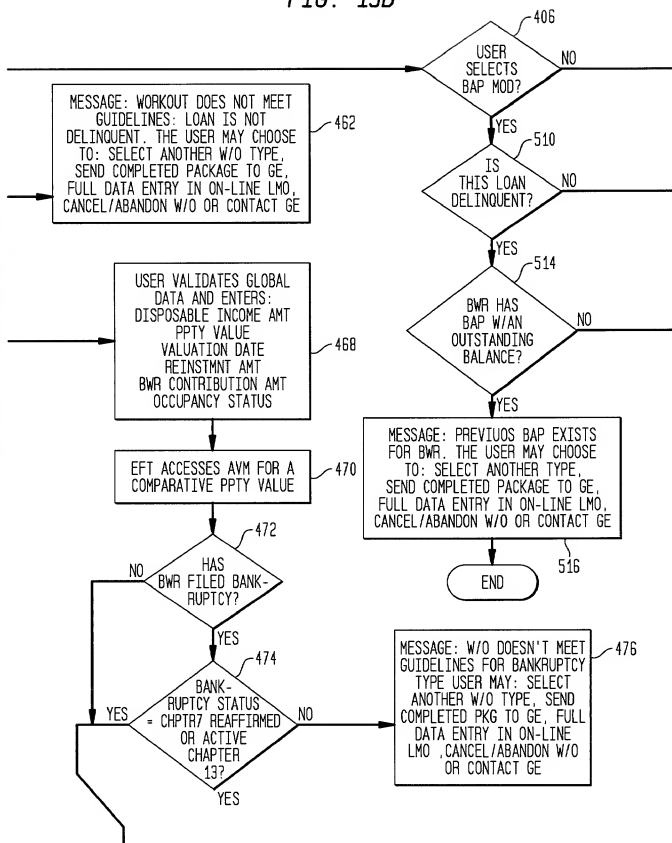


FIG. 13C



FIG. 13D



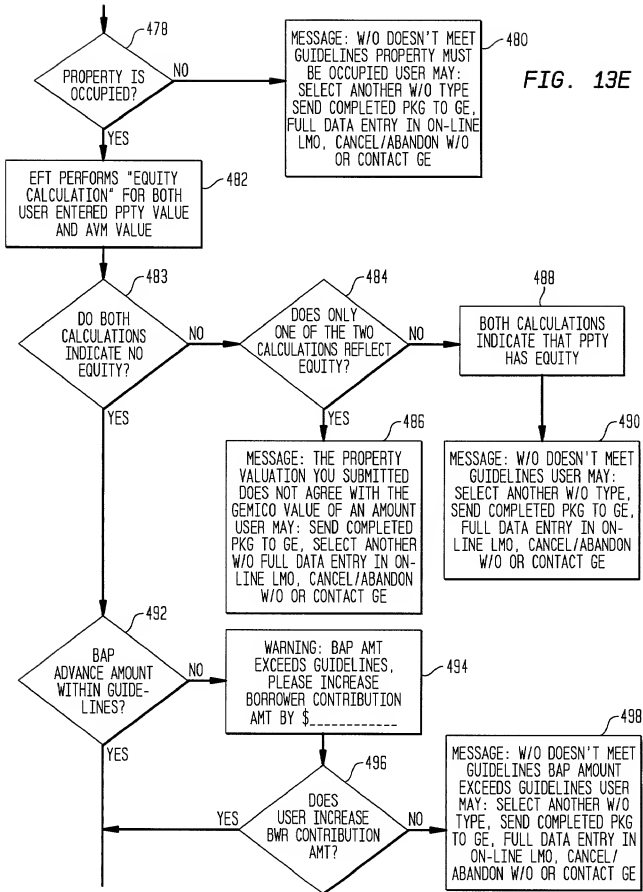


FIG. 13F

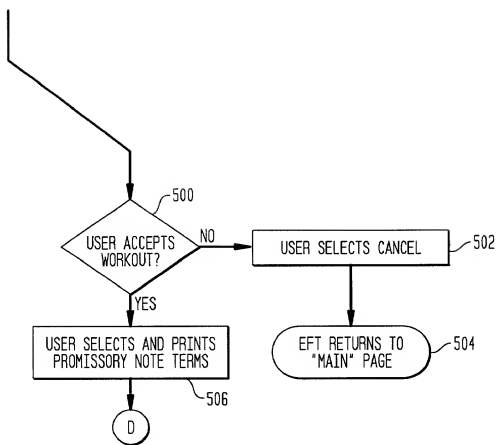




FIG. 136

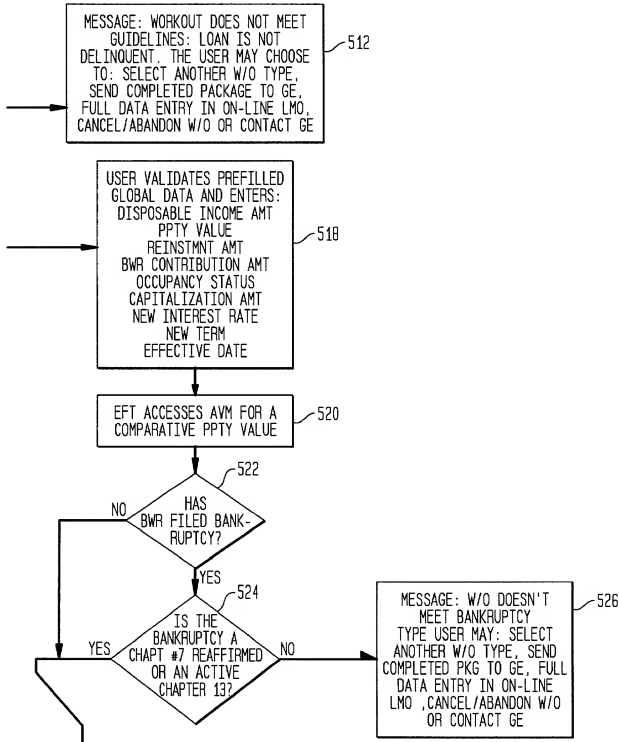


FIG. 13H

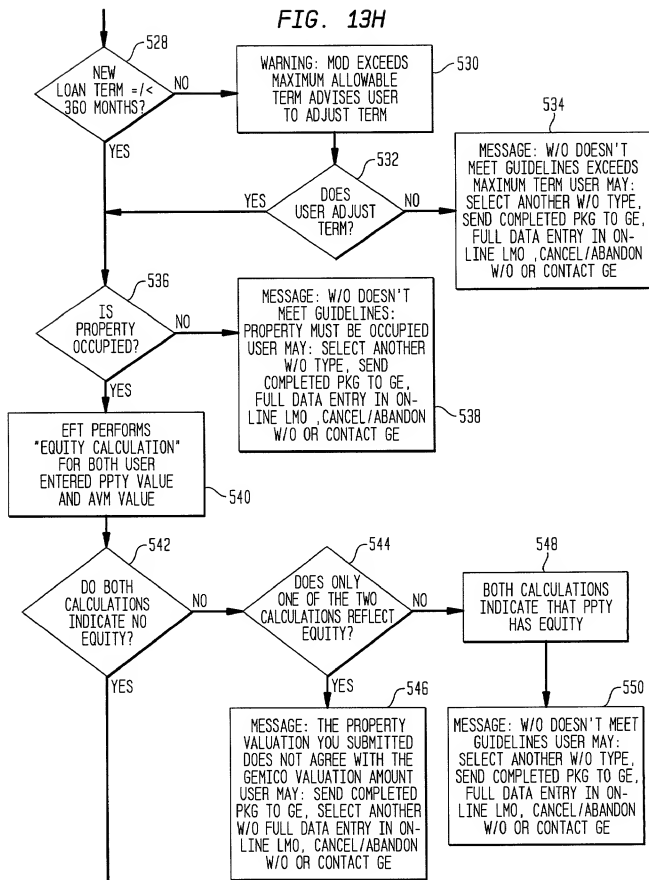


FIG. 13I

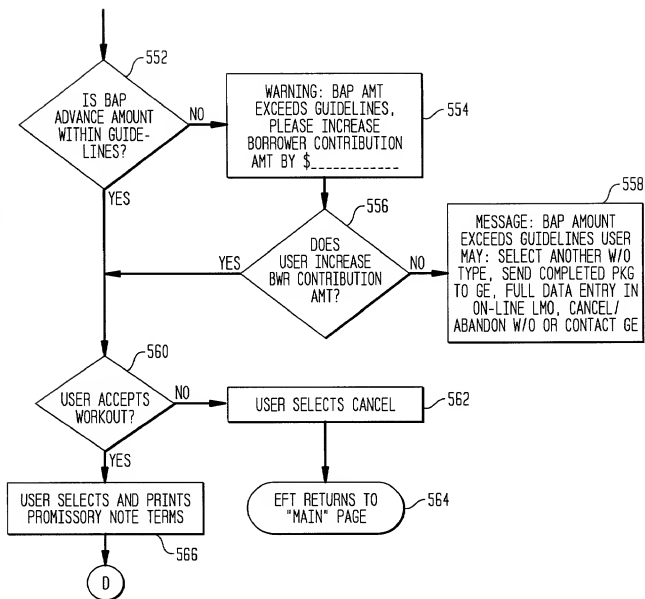


FIG. 13J

E-LMO FASTTRACK WORKOUT OPTIONS

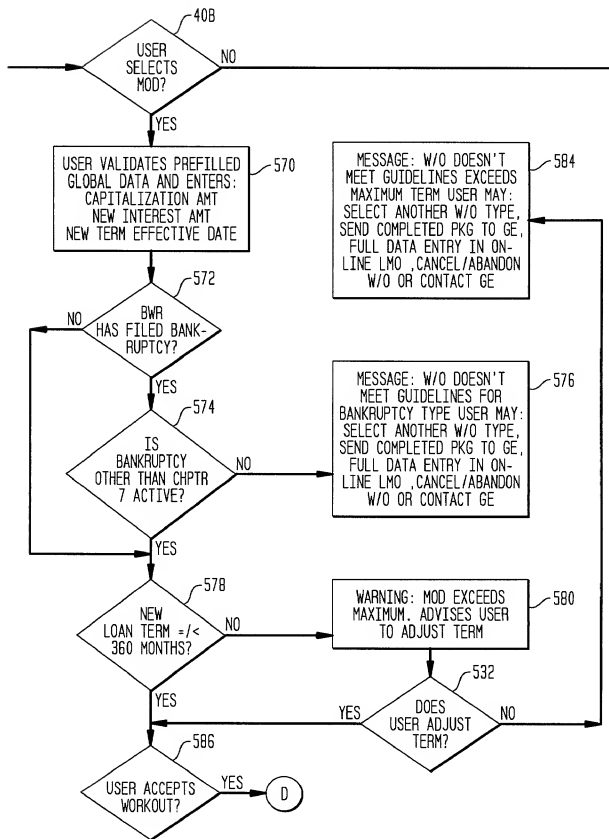


FIG. 13K

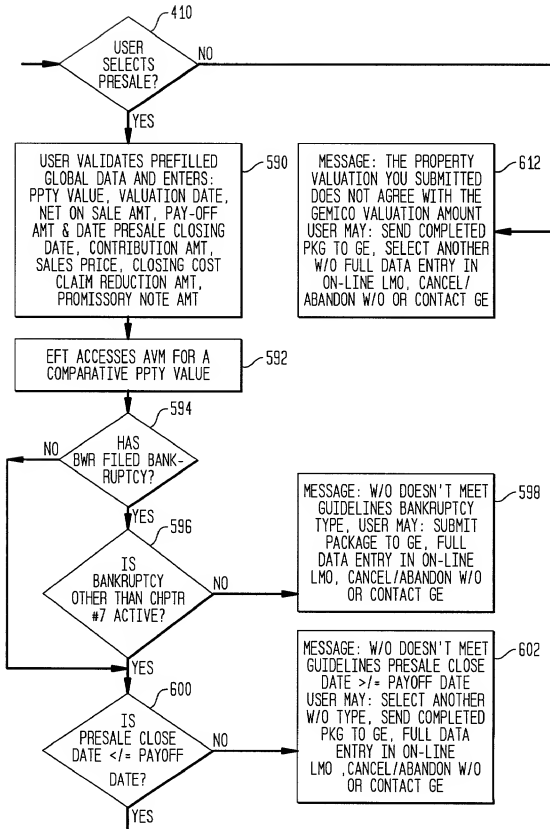


FIG. 13L

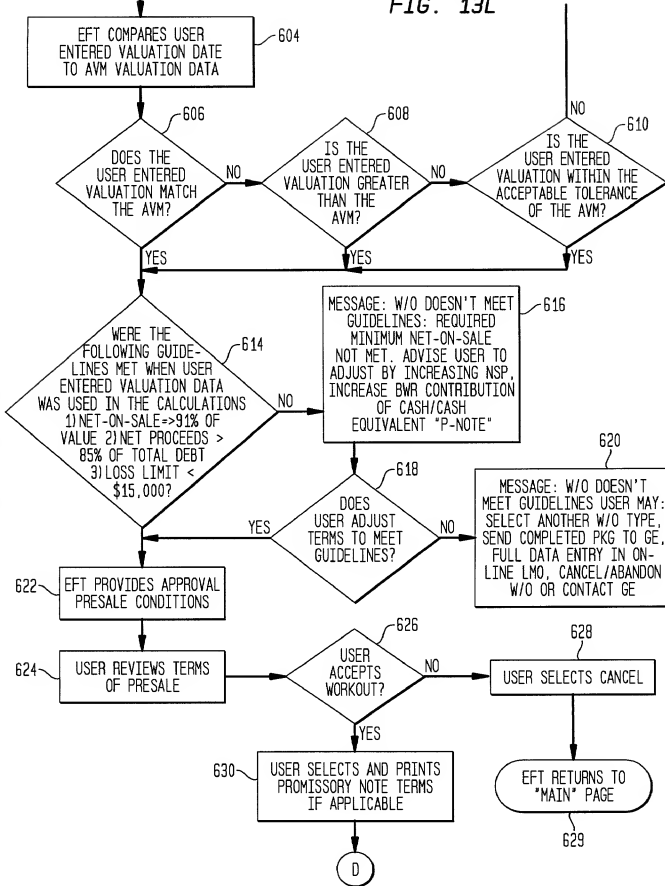


FIG. 13M

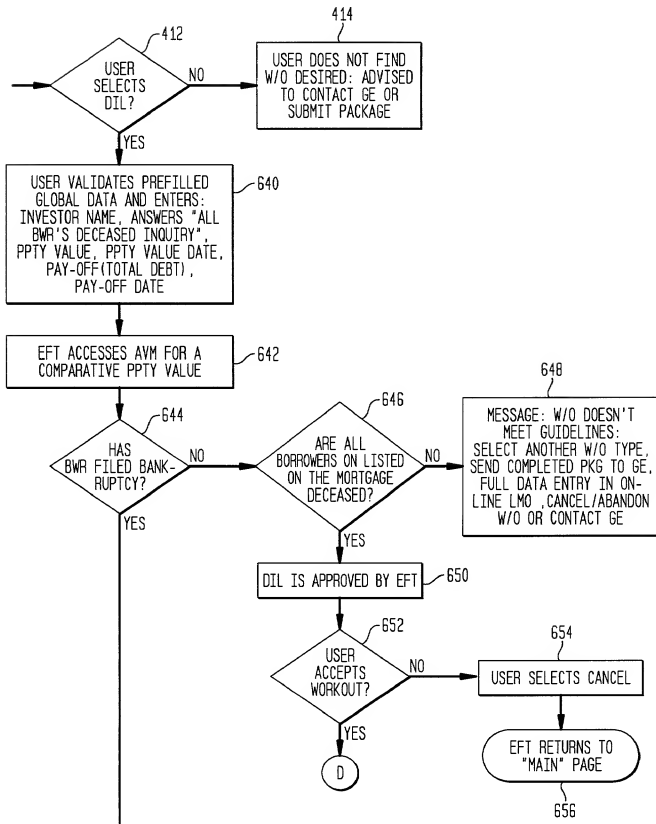


FIG. 13N

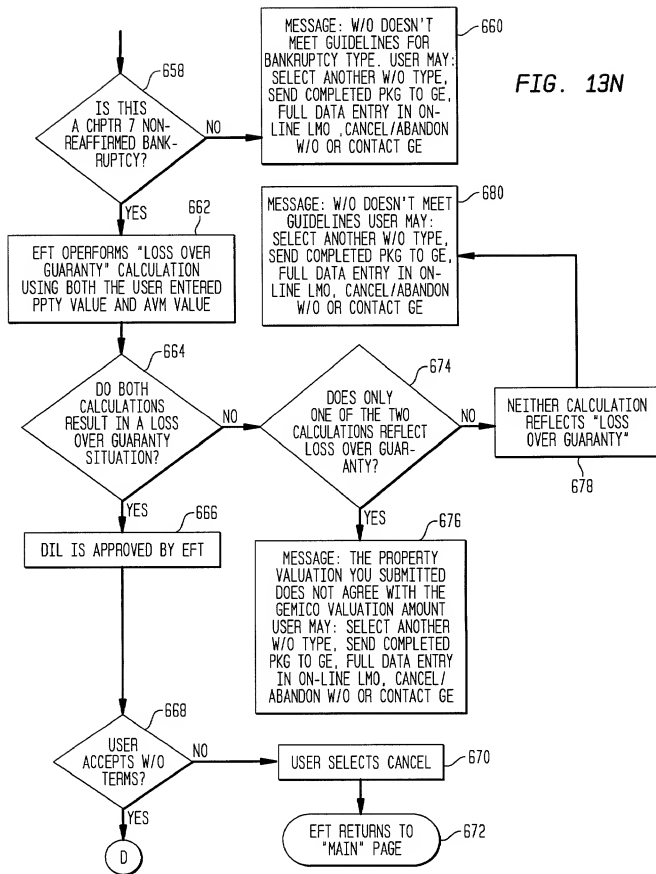




FIG. 14A-1

CURE WORKOUTS			
REPAY/FORBEAR		SOURCE	BAP
DATA	estimated cure date	srvcr	positive disposable income
	estimated repay term	srvcr	ppty value
	loan referred to f/c (y/n)	srvcr	ppty value date
			reinstmnt amt
			bwr contribution
			occupancy*
WARNINGS	Repay term must be <=18 mos		Ppty value date must be <=180 days
	If loan in F/C stipulated agreement required		Previous BAP Balance exists, please choose another workout or submit pkg
			BAP amount exceeds guidelines, Please decreased advance amount by \$
NOTATION	Repayment terms s/b calculated from 1st day of month following input date		Reinstatement amt must = bwr contr + Advance amt
DOCS			Full docs if other than o/o
	*If a reactive workout does not meet GEMICO's approval parameters, the Srvcr must either complete all required data fields on-line (LMO) or submit a full workout page for a sec		
	Note:Active Chapter #7, re-submit thru Fast Track or full pkg to NLWC when BK discharge		
EDITS	1. loan referred to f/c = yes. If yes F/C Start Date or F/C Sale Date must be filled in. Closing docs = Stipulated Agreement 2.Maximum term > 19 months 3.Due date > 24 mos 4.Bankruptcy other than Chapter #7 re-aff'd		1. If occupancy not equal to vacant 2. Bankruptcy other than chap#7 re-aff'd no BAP
			3. If PrevBapBalance, no BAP 4. BAP amt > 50% of total exposure and/or > \$15k 5. If eq no BAP 6. Due Date > 24 mos

SOURCE	MOD	SOURCE
srvc	cap amount	srvc
srvc	new interest rate	srvc
srvc	new term	srvc
srvc	effective date	srvc
srvc	*see edit below re: BK	
srvc		
	MOD term exceeds maximum allowable term	
	Trustee Doc; Freddie Rider; Fannie language in approval ltr	
	select another workout option within Fast Track, and review.	
	ed or dismissed is selected	
	1. Term > 361 mos 2. Due Date > 24 mos 3. Active chap #7	

FIG. 14A-3

BAP MOD	SOURCE	GLOBAL DATA REQUIREMENTS FOR ALL W/O TYPES	SOURCE
positive disposable income	srvc	SECURE ID	srvc
pty value	srvc	PASSWORD	srvc
pty value date	srvc	LENDER LOAN #	srvc
reinstmt amt	srvc	GE CERTIFICATE #	srvc
bwr contribution	srvc	WORKOUT TYPE SELECT	srvc
occupancy*	srvc	INVESTOR NAME	srvc
cap amount		BANKRUPTCY STATUS	srvc
new interest rate		LOAN DUE DATE1	srvc
new term		BWR/COBWR NAME	GE-editable
effective date		PPTY ADDR	GE-editable
*see edit below re: BK		PHONE #	GE-editable
Ppty value date must be <= 180 days		BWR MAILING ADDR	GE-editable
Previous BAP Balance exists, please choose another workout or submit		% OF COVERAGE	GE
BAP amount exceeds guidelines. Please decreased advance amount		UPB	GE-editable
MOD term exceeds maximum allowable term		F/C START DATE	GE-editable
		F/C SALE DATE	GE-editable
Trustee Doc, Freddie Rider, Fannie language in approval ltr			
Full docs if other than o/o			
1. Occupancy=vacant 2. Bankruptcy other than chap#7 re-aff'd no BAP			
3. If PrevBapBalance, no BAP MOD 4. BAP amt > 50% of total exposure 5. If eq no BAP MOD 6. Term > 361 mos 7. Due date > 24 mos			

2025-03-06 10:00:00

NON-CURE WORKOUTS			
	PRESALE	SOURCE	DIL
DATA	pty value	srvc	bwr deceased (y/n)
	pty value date	srvc	
	net on sale amount	srvc	
	pay-off (total debt)	srvc	
	pay-off date	srvc	
	pre sale closing date	srvc	
	contribution amount*	srvc	
	sales price	srvc	
	closing cost	srvc	
	claim reduction amount	srvc	
	p-note amt	srvc	
WARNINGS	NOS - 91% of FMV		Deed must be recorded within 30 days of approval
	Pty value date must be <= 180 days		Must contact LWC for extensions
	Pre-Sale date must = Pay-off date		
	Closing date cannot exceed 60 days from approval date		
	Must contact LWC for extensions		
DOCS	*If a reactive workout does not meet GEMICO's approval parameters, the Srvc must either complete all required data fields on-line (LMO) or submit a full workout page for a		
EDITS	1.Net on sale <91% of value 2.maximum loss limit > \$15,000 3.net process <85% of total debt - cash contr/cash		1. f/c sale date < 30 days 2. Not all Bwrs deceased
	4.Pty value date > 180 days (take this edit out when valuation system in place) 5. Closing >60 days from approval		

Balloon Re-set Mortgages  
Second Mortgages (?)  
Cancelled Certs

FIG. 14B-2

SOURCE	NON-REAFF CHP 7 PRESALE	SOURCE
srvcr	ppty value*	srvcr
	ppty value date	srvcr
	net on sale amount	srvcr
	pay-off (total debt)	srvcr
	pay-off date	srvcr
	pre sale closing date	srvcr
	contribution amount*	srvcr
	sales price	
	closing cost	
	LMO must be turned off, full pkg submission required	
	NOS - 91% of FMV	
	Ppty value date must be <= 180 days	
	Pre-Sale date must = Pay-off date	
	Closing date cannot exceed 60 days from approval date	
	Must contact LWC for extensions	
er select another	workout option within Fast Track,	
second review.		
	1.Net on sale <91% of value 2.maximum loss limit > \$15,0000 3.Ppty value date > 180 days (take this edit out when valuation system in place)	

Note: Notification of ETD's and FPD's via  
e-mail to investigators  
Loan Due date = Last Paid Installment + One Month

700

	NON-REAFF CHP 7 DIL	SOURCE	GLOBAL DATA REQUIREMENTS FOR ALL WFO TYPES	SOURCE
	pty value*	srvc	SECURE ID	srvc
	pty value date	srvc	PASSWORD	srvc
	net on sale amount	srvc	LENDER LOAN #	srvc
	pay-off (total debt)	srvc	GE CERTIFICATE #	srvc
			WORKOUT TYPE SELECT	srvc
			INVESTOR NAME	srvc
			BANKRUPTCY STATUS	srvc
			LOAN DUE DATE1	srvc
			BWR/COBWR NAME	GE-editable
			PPTY ADDR	GE-editable
			PHONE #	GE-editable
			BWR MAILING ADDR	GE-editable
	Pty value date must be <= 180 days		% OF COVERAGE	GE
			UPB	GE-editable
	Closing date cannot exceed 60 days from approval date		F/C START DATE	GE-editable
	Must contact LWC for extensions		F/C SALE DATE	GE-editable
	1.If loss Over Guarantee: If Total Debt - (BPO*.90)>TotalDebt*% Covg then OK to do OIL 2.Pty value date > 180 days (take this edit out when valuation system in place)			